

Terms & Conditions for Mobile Banking, IMPS & SMS Banking (to be Signed on every Page)
Mobile banking & NET BANKING [view only] - View-Only (without transaction facility)

WHEREVER APPROPRIATE for NETBANKING view only) and MOBILE BANKING FACILITY WITH FINANCIAL TRANSACTIONS

Applicant	Applicant is the account holder applying for the Mobile Banking Service and NET BANKING [view only] service provided by the bank
Primary Account	The account wherein the applicant is the first Account holder
Customer	The holder of a bank account in THE UTTARSANDA PEOPLES CO OP BANK LTD, UTTARSANDA
Bank	THE UTTARSANDA PEOPLES CO OP BANK LTD, UTTARSANDA Or any successor or assign
Base Branch	The branch where the customer has his/her primary account
Facility	Mobile banking and NET BANKING [view only] Facility provided to the customer
Application	Bank's Mobile Banking software downloaded in the mobile phone of the customer after registration. NET BANKING [view only] application access from bank official website ucbanklimited.com under sub - head NET BANKING [VIEW ONLY] Tab after Re0Strati0N. (Now online Application means Mobile banking and NET BANKING [view only] facility including Financial Transaction.)
Mobile Phone Number	Mobile number that has been given by the customer to register for Mobile Banking and NET BANKING [view only] facility.
PASSWORD	Mobile banking and NET BANKING [view only] applications are different and USERID and Password is also different for the both applications.
IMPS	Immediate Payment Service (IMPS) is an instant inter-bank electronic fund transfer service through mobile phones.
MMID	Mobile Money Identifier (MMID) is a seven-digit number to be generated from the mobile banking application. MMID is required for fund transfer through IMPS mode.
WAP and Internet connectivity	Wireless Access Protocol (WAP) is accessing your mobile banking and NET BANKING [view only] application through internet by using GPRS connection or Internet connectivity provided by your service provider
OTP	One Time Password (OTP). This is to ensure that all your Mobile banking transactions are conducted in a safe online environment. OTP will come to customer's Registered Mobile at the time of Financial Transaction.

Applicability of Terms and Conditions:

By using online application Facility, the Customer thereby agrees to these Terms and Conditions, which form the contract between the Customer and Bank. Mobile Banking Facility shall be governed by such terms and conditions as amended by the Bank from time to time. These terms and conditions shall be in addition to and not in derogation of other terms and conditions relating to any account of the Customer and/or the respective product or the service provided by the Bank unless otherwise specifically stated.

Business Rules for ONLINE Application (Mobile and NET BANKING [View only] facility):

- Customer need to fill common one Application form for Mobile banking and NET BANKING [view only] facility. Bank gives both application accesses by default in by one common application form by customer. USERID and PASSWORD are different for the both Mobile application and NET BANKING [view only].
- The Service will be available to Customers having a Savings (Debit/Credit), Current account (Debit/Credit)/Loan account (only Credit), Fixed Deposit Account (only view) with the Bank.
- Entering the wrong login Password thrice will block NET BANKING [view only] UID. After this customer can reset/forget password after 8 hours and get new password.
- At the time of financial transaction on Mobile Application customer get OTP (one-time password) in to his/her Registered Mobile number.
- The Bank reserves the right to reject a Customer's request for Mobile Banking without assigning any reasons.
- The Customer can request for termination of the Service by submitting a closure form at branch. The Customer shall remain accountable for all the transactions on the designated account made prior to confirmation of any such cancellation request by the Bank. It shall be the Bank's endeavor to give a reasonable notice for withdrawal or termination of the service, but the Bank may at its discretion withdraw temporarily or terminate the service, either wholly or partially, anytime without giving prior notice to the Customer. The service may be suspended for any maintenance or repair work for any breakdown in the Hardware/ Software, any emergency or security reasons without prior notice and the bank shall not be responsible if such an action has to be taken for reasons of security or emergency.
- The services offered under the Service will be automatically terminated if the primary account linked for the Mobile Banking and NET BANKING [view only] Services are closed. The Bank may also terminate or suspend the services under the Service without prior notice if the Customer has violated the terms and conditions laid down by the Bank or on the death of the Customer when brought to the notice of the Bank.
- The facility will be available to customers having a satisfactory running Savings/Current/Cash credit Or Overdraft account with the Bank.
- The Bank reserves the right to reject a Customer's application for the facility without assigning any reasons.
- The applicant should personally submit the Registration form to the base branch.

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Type of Account	Constitution	Mode of operation	Who is eligible for Mobile Banking facility
Saving Account (Only Normal SB account)	Single	Single	The account holder
	Joint	Either or Survivor	As per choice of all account holders. However, application is to be signed by all account holders.
		Jointly Operated	Not Eligible
Current Account (CA), Cash Credit (CC), Overdraft (OD)	In the name of Individual	Single	The account holder
	In the name of firm (Proprietor)	Single	The account holder
	Partnership firm	Any one	Separate Authority Letter- submit with all Partners signature on their letter head
	Partnership firm	Jointly Operated	Not Eligible
	Private Limited Company Account	Any one (by Company Resolution Authority letter)	Separate Authority Letter with resolution submit with all Directors signature on their letter head

Upper Limit for transactions NEFT/RTGS & IMPS [Mobile APP]:

Description	Amount Limit per Transaction	Amount Limit per Day
Internal Fund Transfer within The Bank Account	5,00,000/-	5,00,000/-
IMPS P2A (Person to Account using with IFSC CODE)	2,00,000/-	2,00,000/-
NEFT/RTGS	5,00,000/-	5,00,000/-

Maximum transaction limit should not exceed Rs. 5,00,000/- per day for single user.

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- The Customer can request for termination of the Facility by visiting the base branch and submitting the appropriate form for the said purpose. The Customer shall remain accountable for all transactions on the designated account made prior to confirmation of any such cancellation request.
- It shall be the Bank's endeavor to give a reasonable notice for withdrawal or termination of the facility, but the Bank may at its discretion withdraw temporarily or terminate the facility, either wholly or partially, anytime without giving prior notice to the customer. The facility may be suspended due to maintenance or repair work or any break down in the Hardware/Software or any emergency or for security reasons without prior notice and the Bank shall not be responsible for any loss/damage to the Customer.
- The services offered under the Facility will be automatically terminated if the primary account linked for the Mobile Banking and NET BANKING [view only] Facility is closed. The Bank may also terminate or suspend the services under the Facility without prior notice if the Customer has violated the terms and conditions lay down by the Bank or on the death of the Customer when brought to the notice of the Bank or when prohibited by law or an order by a court or Authority.

Usage of Facility:

By accepting the Terms and Conditions while registering for the Facility, the Customer:

- Agrees to use Mobile Banking and NET BANKING [view only] Facility offered by THE UTTARSANDA PEOPLES CO OP BANK LTD, UTTARSANDA for financial and non-financial transactions, made available by the Bank under the facility from time to time.
- Authorizes the Bank irrevocably to debit the Accounts which have been enabled for Mobile Banking and NET BANKING [view only] Facility for all transactions / services undertaken wing.
- Authorizes the Bank to map the Account Number, Customer ID and Mobile Phone Number for the smooth operations of the Facility offered by the Bank and to preserve the mapping record in its own sewer or server of any other third party and to use such data at its discretion for providing/enhancing further banking/technology products that it may offer.
- Agrees that he/she is aware and accepts that the Facility offered by the Bank will enable him/her to transact using OTP within the prescribed Emit and will be deemed as bonafide transactions and will not be disputed.
- Agrees that transactions initiated through Mobile Banking and NET BANKING [view only] applications are real time/instantaneous transactions and as such are irrevocable/non-retractable. As such, Bank shall not entertain/accept any request for revocation of transaction or stop payment request for transactions initiated through Mobile Banking and NET BANKING [view only] Facility at any stage.
- Understands and explicitly agrees that Bank has absolute and unfettered right to revise the prescribed ceilings from time to time which will be binding upon him/her.

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Agrees to use the Facility on a mobile phone which is properly and validly registered in his/her name only with the respective Mobile Service Provider and undertakes to use the Facility only through the mobile number which has been given at the time of registration of the Facility.

- Agrees that while the Information Technology Act, 2000 prescribes that a subscriber may authenticate an electronic record by affixing his digital signature which has been given legal recognition under the Act, the Bank is authenticating the Customer by using Mobile Number, password and OTP and/or any other method, etc decided at the discretion of the Bank which may not be recognized under the IT Act, 2000 for authentication of electronic records and this is acceptable and binding to the Customer and hence the Customer is solely responsible for maintenance of the secrecy and confidentiality of the password without any liability to the Bank.
- Accepts that any transaction originating from his/her Customer ID and/or registered mobile phone number shall be assumed to have been initiated by the Customer and any transaction authorized by using his/her password will be treated as duly and legally authorized by the Customer himself/herself.
- The Customer hereby confirms, declares and acknowledges that the Phone number(s) provided to The Uttarsanda Peoples co-op. Bank Ltd. Uttarsanda is/are owned/in the control of the Customer and that, unless otherwise expressly intimated to The Uttarsanda Peoples co-op. Bank Ltd. Uttarsanda in writing or through internet or Phone facilities of The Uttarsanda Peoples co-op. Bank Ltd. Uttarsanda, any communication from and to the said Phone(s) is and shall be with the knowledge of and within the control of the Customer. The Customer hereby confirms and undertakes to inform The Uttarsanda Peoples co-op. Bank Ltd. Uttarsanda forthwith upon any change M the Phone number(s), loss of the Phone(s), the Phone(s) being outside the control of the Customer and/or any other change that may affect the provision of the Mobile Banking and NET BANKING [view only] Service to the Customer. The Customer shall, in all circumstances, accept full responsibility for any and all Instructions sent to The Uttarsanda Peoples co-op. Bank Ltd. from the Phone(s) and hereby authorizes The Uttarsanda Peoples co-op. Bank Ltd. to act on the Instructions and process any and all transactions, make Payments for Utilities/Services, debit the Customer's The Uttarsanda Peoples co-op. Bank Ltd. Account / Valid Card and do any and all such things and take all such actions as may be necessary to carry out the Instructions including, but not limited to, obtaining all requisite Information and using such Remembrance Services) as may be necessary, unless the Customer has informed The Uttarsanda Peoples co-op. Bank Ltd., prior to the receipt of any such Instructions, of any change with regard to the Phone(s) and/or Phone numbers) and such change has been intimated, in writing, to the Customer as having been taken on record by The Uttarsanda Peoples co-op. Bank Ltd. The Customer shall not contest the same in any manner whatsoever.
- The Customer shall be required to get acquainted with the process for using the Facility and that he/she shall be responsible for any error made while using the Facility.
- The Bank reserves the right to decide about services may be offered under the Facility. Additions/ deletions to the services offered are at its sole discretion.
- The instructions of the Customer shall be affected only after authentication under his/her Customer ID and password or through any other mode of verification as may be stipulated at the discretion of the Bank.
- While it shall be the endeavor of the Bank to carry out the instructions received from the Customer promptly, it shall not be responsible for the delay/failure in carrying out the instructions due to any reasons what so ever including failure of operational system or due to any requirement of Law. The Customer expressly authorizes the Bank to access his/her account information required for offering the services under the Facility and also to share the information regarding his/her accounts with the service provider/third party as may be required to provide the services under the Facility.
- The transactional details will be recorded by the Bank and these records will be regarded as conclusive proof of the authenticity and accuracy of transactions.
- The Customer hereby authorizes the Bank or its agents to send promotional messages including messages related to the products of the Bank, greetings or any other messages the Bank may consider from time to time.
- The Customer understands that the Bank may send rejection or 'Cannot process the request' messages for the service request(s) sent by the Customer which could not be executed for any reason.
- The bank shall make all reasonable efforts to ensure that the customer information is kept confidential but shall not be responsible for any inadvertent divulgence or leakage of customer information for reasons beyond its control or by action of any third party.
- The Customer expressly authorizes the Bank to carry out all requests/transactions purporting to have been received from his/her mobile phone and authenticated with his/her OTP. All fund transfer/payment transactions, initiated from the customers registered mobile phone using his/her password, will be treated as bonafide transactions expressly authorizing the Bank to effect the fund transfer/ to make the payment.
- The Customer shall be responsible for the safe custody and security of the Mobile Banking and NET BANKING [view only] application downloaded on his/her mobile phone to avoid unauthorized usage. It is the responsibility of the Customer to advise the Bank of any loss or theft of mobile phone by adopting the procedural aid down by the Bank for the purpose. The Customer shall solely remain responsible and accountable for all transactions which may take place from the stolen/lost mobile phone on the designated account prior to confirmation of request for de-registration from the Bank.
- The Customer understands that he/she shall be required to initiate SMS/GPRS/WAP /INTERNET services for availing Mobile Banking and NET BANKING (view only) facility and hence shall be liable to pay charges to his/her respective Service Provider as per applicable tariff plan. The Customer also understands that Bank will neither be responsible/ liable for any such charges levied by the Service Provider nor is liable for any dispute that may arise between such telecom service provider and the Customer.

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- It is *the* responsibility of the Customer to disclose his/her non-residency status to the base branch in case there is change in residence status of the customer.
- It is the responsibility of the Customer to provide correct information to the Bank through the use of the facility or any other method. In case of any discrepancy in information, the Customer understands that the Bank will not be in any way responsible for action taken based on the information. Bank will endeavor to correct the error promptly wherever possible on a best effort basis, if the Customer reports such error in information.
- Customer understands that the Bank will try, to the best of its ability and effort, to provide accurate information and shall not hold the Bank responsible for any errors or omissions that may occur due to reasons beyond the control of the Bank.
- Customer accepts that the Bank shall not be responsible for any error which may occur in spite of the steps taken by the Bank to ensure the accuracy of the information and shall not have any claim against the bank in the event of any loss/damage suffered as a consequence of an inaccurate information provided by the Bank.
- **Miscellaneous:**
- The Customer shall be required to get acquainted with the process for using the facility and that he/she shall be responsible for any error made while using the facility.
- The Bank reserves the right to decide about services may be offered under the facility. Additions/deletions to the services offered are at its sole discretion.
- The instruction of the customer shall be effected only after authentication under his/her customer ID and password or through any other mode of verification as may be stipulated at the discretion of the Bank.
- While it shall be the endeavor of the Bank to carry out the instructions received from the customer promptly, it shall not be responsible for the delay/failure in carrying out the instructions due to any reasons what so ever including failure of operational system or due to any requirement of Law. The customer expressly authorizes the Bank to access his/her account information required for offering the services under the facility and also to share the information regarding his/her accounts with the service provider/third party as may be required to provide the services under the facility.
- The transactional details will be recorded by the Bank and these records will be regarded as conclusive proof of the authenticity and accuracy of transactions.
- The customer hereby authorizes the Bank or its agents to send promotional messages including messages related to the products of the Bank, greetings or any other messages the Bank may consider from time to time.
- The customer understands that the Bank may send rejection or 'Cannot process the request' messages for the service request(s) sent by the customer which could not be executed for any reason
- The bank shall make all reasonable efforts to ensure that the customer information is kept confidential but shall not be responsible for any inadvertent divulgence or leakage of customer information for reasons beyond its control or by action of any third party.
- The customer expressly authorizes the Bank to carry out all requests / transactions purporting to have been received from his/her mobile phone and authenticated with his/her. OTC. All fund transfer/payment transactions, initiated from the customer's registered mobile phone using his/her password, will be treated as bonafide transactions expressly authorizing the Bank to effect the fund transfer/to make the payment.
- The customer shall be responsible for the safe custody and security of the Mobile Banking and NET BANKING [view only] application downloaded on his/her mobile phone to avoid unauthorized usage. It is the responsibility of the customer to advise the Bank of any loss or theft of mobile phone by adopting the procedural aid down by the Bank for the purpose. The customer shall solely remain responsible and accountable for all transactions which may take place from the stolen/lost mobile phone on the designated account prior to confirmation of request for de-registration from the Bank.
- The customer understands that he/she shall be required to initiate SMS/GPRS/WAP/INTERNET services for availing Mobile Banking and NET BANKING [view only] facility and hence shall be liable to pay charges to his/her respective service provider as per applicable tariff plan. The customer also understands that Bank will neither be responsible/liable for any such charges levied by the service provider nor is liable for any dispute that may arise between such telecom service provider and the customer.
- It is the responsibility of the customer to disclose his/her non-residency status to the base branch in case there is change in residence status of the customer.
- **Accuracy of Information:**
- It is the responsibility of the customer to provide correct information to the Bank through the use of the facility or any other method. In case of any discrepancy in information, the customer understands that the Bank will not be in any way responsible for action taken based on the information. Bank will endeavor to correct the error promptly wherever possible on a best effort basis, if the customer reports such error in information.
- Customer understands that the Bank will try, to the best of its ability and effort, to provide accurate information and shall not hold the Bank responsible for any errors or omissions that may occur due to reasons beyond control of the Bank.
- Customer accepts that the Bank shall not be responsible for any error which may occur in spite of the steps taken by the Bank to ensure the accuracy of the information and shall not have any claim against the bank on the event of any loss/damage suffered as a consequence of an inaccurate information provided by the Bank.
- **Responsibilities and obligations of the Customer:**
- The Customer will use offered facility using their password in accordance with the procedures laid down by the Bank from time to time.
- The Customer will be responsible for all transactions, including unauthorized /erroneous/ wrong/ in transactions made through the use of his/ her mobile phone, SIM card, password, transaction Password/ OTP, regardless of whether such transactions are in fact entered into or authorized by him/ her. The Customer will be responsible for the loss/damage, if any suffered in respect of all such transactions.

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The Customer shall keep the customer ID and password confidential and will not disclose these to any other person. He/she will not record the same in a way that would compromise the security of the facility. In case of using the facility by making use of SMS based system; the Customer will take utmost precaution to delete the SMS stored in Sent folder of the mobile phone, which may have password in readable form.

- The Customer shall take all possible steps, ensure that the Application, all passwords and his/her mobile phone and computer are not shared with anyone and shall take immediate action to de-register from Mobile Banking and NET BANKING [view only] as per procedure laid down in case of misuse/theft/loss of the mobile phone or SIM card.
- The Customer will use the services offered under Mobile Banking and NET BANKING [view only] using the Password/Transaction Password/MMID in accordance with the procedure as laid down by the Bank from time to time, including the terms and conditions contained herein.
- The Customer shall keep the password and Transaction Password confidential and will not disclose these to any other person or will not record them in a way that would compromise the confidentiality of the same or the security of the service.
- It will be the responsibility of the Customer to notify the Bank immediately if he/ she suspect the misuse of the Password/Transaction Password. He will also immediately initiate the necessary steps to change his password/Transaction Password.
- If the mobile phone or SIM is lost, the user must immediately take action to suspend from Mobile Banking and NET BANKING [view only] at the Home Branch of The Uttarsanda Peoples co-op. Bank Ltd.
- The Customer accepts that any valid transaction originating from the password/Transaction Password and/or registered mobile phone number shall be assumed to have been initiated by the Customer and any transaction authorized by the Transaction Password is duly and legally authorized by the Customer.
- The Customer shall keep himself/herself updated with regard to any information/ modification relating to the services offered under the facility which would be publicized on the Bank's website and at the branches and would be responsible for taking note of/compliance of such information/ modifications in making use of the Service.
- The Customer shall be liable for all loss or breach of the Terms and Conditions contained herein or contributed or caused the loss by negligent actions or a failure to advise the Bank within a reasonable time about any unauthorized access in the account.
- The Customer shall be liable and responsible for all legal compliance and adherence 'of all commercial terms and conditions in respect of the mobile connection/SIM card/mobile phone, computer or laptop through which the service is availed and the Bank does not accept/ acknowledge any responsibility in this regard.

It is the responsibility of the Customer to notify the Bank, about any change in mode of operation, through a separate communication, making a specific reference the Mobile Banking and NET BANKING [view only] availed. It is also the responsibility of the Customer to notify the Bank, any other change in the operation of the account which will otherwise make the account ineligible for the Mobile Banking and NET BANKING [view only]. Any failure on the part of the Customer to advise the Bank separately shall continue to bind all the account holders, jointly and severally for the transactions through this Service.

- The Customer shall be prudent in downloading any content through Bluetooth or uploading/installing any other software/programme/game/music files/application received through trusted or un-trusted source and ensures that proper anti-virus software is used from time to time to remove malware residing in the hand.
- It shall be the Bank's endeavor to provide proper Mobile Banking and NET BANKING [view only] Application compatible with the Customers mobile phone or computer or laptop, however the Bank will not be responsible in some exceptional cases where the mobile banking application and NET BANKING [view only] application may not be compatible with-or does not work on the mobile handset of the customer.
- Add Beneficiary and also at the time of execute a fund transfer from the account to a Beneficiary account as per details provided. Bank takes no responsibility and shall also not be liable for claims, for any incorrect details/data keyed —in by the customer at the time of this execution. Such acts are irrevocable and will be executed at your risk and responsibility. Bank will change /Add new services time to time without informing to Customer. Like cheque stop payment, cheque book request, fixed deposit request, NEFT and RIGS etc. and also transaction limit change from time to time.
- The Bank is unable to receive or execute any of the requests from the Customer or there is loss of information during processing or transmission or any unauthorized access by any other person or breach of confidentiality or due to reasons beyond the control of the Bank.
- There is any kind of loss, direct or indirect, incurred by the Customer or any other person due to any failure or lapse in the Mobile Banking Service which are beyond the control of the Bank.
- There is any failure or delay in transmitting of information or there is any error or inaccuracy of information or any other consequence arising from any cause beyond the control of the Bank which may include technology failure, mechanical breakdown, power disruption, etc.
- There is any lapse or failure on the part of the service providers or any third party affecting the said Service and that the Bank makes no warranty as to the quality of the service provided by any such provider.
- The Bank, its employees, agent or contractors, shall not be liable for and in respect of any loss or damage whether direct, indirect or consequential, including but not limited to loss of revenue, profit, business, contracts, anticipated savings or goodwill, loss of use or value of any equipment including software, whether foreseeable or not, suffered by the Customer or any person howsoever arising from or relating to any delay, interruption, suspension, resolution or error of the Bank in receiving and processing the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or message to and from the telecommunication equipment of the Customer and the network of any service provider and the Bank's system or any breakdown, interruption, suspension or failure of the telecommunication equipment of the Customer, the Bank's system or the network of any service provider and/or any third party who provides such services as is necessary to provide the Service.

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- The Bank will not be responsible if the Application is not compatible with/ does not work on the mobile handset and computer or laptop of the Customer.
- Bank will update rules, terms and conditions time to time and also update on bank official website <https://www.upcbanklimited.com> under quick links - terms and condition it is also liable to all user of Mobile banking and NET BANKING [view only] application.

Disclaimer:

- The Bank is unable to receive or execute any of the requests from the customer or there is loss of information during processing or transmission or any unauthorized access by any other person or breach of confidentiality or due to reasons beyond the control of the Bank.
- There is any kind of loss, direct or indirect. Meowed by the customer or any other person due to any failure or lapse in the mobile Banking service which are beyond the control of the Bank.
- There is any failure or delay in transmitting of information or there is any error or inaccuracy of information or any other consequence arising from any cause beyond the control of the Bank which may include technology failure, mechanical breakdown, power disruption, etc.
- There is any lapse or failure on the part of the service providers or any third party affecting the said service and that the Bank makes no warranty as to the quality of the service provided by any such provider.
- The Bank, its employees, agent or contractors, shall not be liable for and in respect of any loss or damage whether direct, indirect or consequential, including but not limited to loss of revenue, profit, business, contracts, anticipated savings or goodwill, loss of use or value of any equipment including software, whether foreseeable or not, suffered by the customer or any person howsoever arising from or relating to any delay, interruption, suspension, resolution or error of the Bank in receiving and processing the request and in formulating and returning responses or any failure, debt, interruption, suspension, restriction, or error in transmission of any Information or message to and from the telecommunication equipment of the customer and the network of any service provider and the Bank's system or any breakdown, interruption, suspension or failure of the telecommunication equipment of the customer, the Bank's system of the network of any service provider and/or any third party who provides such services as is necessary to provide the service.
- The Bank will not be responsible if the Application is not compatible with/does not work on the mobile handset and computer or laptop of the customer.

Indemnity:

In consideration of the Bank providing the Facility, the Customer agrees to indemnify and hold the Bank harmless against all actions, claims, demands proceedings, loss, damages, costs, charges and expenses which the Bank may at any time incur, sustain or be put to as a consequence of or arising out of or in connection with any services provided to the Customer pursuant here to. The Customer shall indemnify the Bank for unauthorized access by any third party to any information/instructions/triggers given.

Confidentiality and Disclosure:

To the extent not prohibited by applicable law, The Uttarsanda peoples co-op. Bank Ltd. shall be entitled to transfer any information relating to the Customer and/or any other Information given by the Customer for utilization of the Payment Platform/Mobile Banking and NET BANKING [view only] Service to and between its branches, subsidiaries, representative offices, affiliates, representatives, auditors and agents of The Uttarsanda peoples co-op. Bank Ltd., Intermediaries and third parties selected by The Uttarsanda peoples Co-operative Bank Ltd, wherever situated, for confidential use in and in connection with the Payment Platform/Mobile Banking Service and NOT BANKING [view Only] services Notwithstanding anything contained above, The Uttarsanda peoples co-op. Bank Ltd; shall be entitled at any time to disclose any and all information concerning the Customer within the knowledge and possession of The Uttarsanda peoples co-op. Bank Ltd., (a) to any party in connection with the Payment Platform/Mobile Banking and NET BANKING [view only] Service provided by The Uttarsanda peoples Co-operative Bank Ltd., and/or its Intermediaries to the Customer, including inter alia, information relating to the cause for termination of Payment Platform/Mobile Banking and NET BANKING [view only] Service (b) to any other bank/association/financial institution or any other body In respect of any negative information in respect of the Customer. This clause will survive the termination of this Agreement. The Customer hereby waives the right of privacy, privilege and privacy.

Termination:

The Uttarsanda peoples Co-operative Bank Ltd., reserves the right to terminate the service of Payment Platform/any or all of the Mobile Banking and NET BANKING [view only] Service, either partially or in Manly, at any time whatsoever, without prior notice. The Uttarsanda peoples Co-operative Bank Ltd., also reserves the right at any time without prior notice to add/alter/modify/change or cadet all of these Terms & Conditions.

I hereby read and accept the above terms and condition for Mobile Application / Net Banking [view only] and agree to follow the same.

Signature of Customer